

ABSTRACT OF INVENTION

A technique for making a payment to a payee on behalf of a payor is provided. A payment service provider receives a payment request from a payor requesting the service provider to make a payment to a payee on behalf of the payor. The service provider then transmits pre-posting information to the payee prior to making the payment. The pre-posting information informs the payee that the service provider will be making a payment to the payee on behalf of the payor. Whenever the service provider makes the payment to the payee, the service provider also issues remittance advice associated with the payment to the payee.